

Information to identify the case:

Debtor 1	Thomas M. Bush	Social Security number or ITIN xxx-xx-4156
	First Name Middle Name Last Name	
Debtor 2	Vicki L. Bush	Social Security number or ITIN xxx-xx-8556
(Spouse, if filing)	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-20989-GLT		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas M. Bush

Vicki L. Bush

6/28/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Thomas M. Bush
 Vicki L. Bush
 Debtors

Case No. 17-20989-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Jun 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2017.

db/jdb Thomas M. Bush, Vicki L. Bush, 520 West 2nd Ave., Derry, PA 15627-1932
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 14381842 Chase, PO Box 1423, Charlotte, NC 28201-1423
 14381849 Frick Hospital, c/o Excela Health, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
 14381851 Latrobe Hospital, c/o Excela Health, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
 14381852 Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
 14382112 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14381855 Radiologic Consultants LTD, 717 East Pittsburgh St., Greensburg, PA 15601-2636
 14381856 Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
 14381858 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2017 00:57:36 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14381832 EDI: CAPITALONE.COM Jun 29 2017 00:38:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381845 EDI: WFNBNB.COM Jun 29 2017 00:38:00 Comenity-Boscov's, PO Box 659622, San Antonio, TX 78265-9622
 14381846 E-mail/Text: donna@dafcu.com Jun 29 2017 00:57:02 Derry Area Federal Credit Union, PO Box 128, Derry, PA 15627-0128
 14381850 EDI: TSYS2.COM Jun 29 2017 00:38:00 Juniper Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
 14381853 EDI: NAVIENTFKASMSERV.COM Jun 29 2017 00:38:00 Navient, P.O. Box 9640, Wilkes Barre, PA 18773-9640
 14381854 EDI: RMSC.COM Jun 29 2017 00:38:00 PayPal Credit Services/ SYNCB, PO Box 960080, Orlando, FL 32896-0080
 14381857 EDI: WTRRNBBANK.COM Jun 29 2017 00:38:00 Target Card Services, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14381835* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381836* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381837* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381838* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381839* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381840* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381841* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381833* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381834* Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14381843* Chase, PO Box 1423, Charlotte, NC 28201-1423
 14381844* Chase, PO Box 1423, Charlotte, NC 28201-1423
 14381847* +Derry Area Federal Credit Union, P.O. Box 128, Derry, PA 15627-0128
 14381848* Derry Area Federal Credit Union, PO Box 128, Derry, PA 15627-0128

TOTALS: 1, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 18

Date Rcvd: Jun 28, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2017 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Thomas M. Bush asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;npalashoff@steidl-steinberg.com;r53037@notify.bestcase.com
Abagale E. Steidl on behalf of Joint Debtor Vicki L. Bush asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;npalashoff@steidl-steinberg.com;r53037@notify.bestcase.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5